

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LORETTA FRANKLIN

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Case No.: 09-04681

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2009.
- 2) This case was confirmed on 05/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/17/2009.
- 5) The case was dismissed on 08/26/2009.
- 6) Number of months from filing to the last payment: 4
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,900.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 718.92
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 718.92

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 517.16
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 51.76
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 568.92

Attorney fees paid and disclosed by debtor \$ 26.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	435.00	319.52	319.52	.00	.00
HONOR FINANCE	SECURED	4,600.00	7,111.64	6,888.00	150.00	.00
HONOR FINANCE	UNSECURED	2,288.00	585.00	808.64	.00	.00
AAA CHECKMATE	UNSECURED	1,944.00	1,757.81	1,757.81	.00	.00
US CELLULAR	UNSECURED	1,327.00	NA	NA	.00	.00
BROTHER LOAN & FINAN	UNSECURED	1,709.00	1,533.11	1,533.11	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	220.00	625.00	625.00	.00	.00
BANK OF AMERICA NA	UNSECURED	1,034.00	848.58	848.58	.00	.00
COMMONWEALTH EDISON	UNSECURED	562.00	312.36	312.36	.00	.00
COOK COUNTY STATES A	UNSECURED	215.00	NA	NA	.00	.00
HSBC BANK USA NA	UNSECURED	74.00	NA	NA	.00	.00
ELAN/FIRSTAR CARD SE	UNSECURED	10,835.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	107.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	359.00	359.77	359.77	.00	.00
GENESIS FINANCIAL SE	UNSECURED	1,085.00	569.25	569.25	.00	.00
PAYPAL	UNSECURED	2,124.00	2,123.14	2,123.14	.00	.00
CURRENCY EXCHANGE	UNSECURED	400.00	NA	NA	.00	.00
MONTGOMERY WARD	UNSECURED	170.00	207.56	207.56	.00	.00
SAGE TELECOM	UNSECURED	352.00	NA	NA	.00	.00
ASCENT CARD SERVICES	UNSECURED	416.00	481.83	481.83	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	505.00	504.91	504.91	.00	.00
SEVENTH AVENUE	UNSECURED	144.00	165.79	165.79	.00	.00
SIR FINANCE	UNSECURED	1,000.00	1,144.00	1,144.00	.00	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SWISS COLONY	UNSECURED	165.00	136.96	136.96	.00	.00
ING BANK	UNSECURED	421.00	NA	NA	.00	.00
BRANCH BANKING & TRU	UNSECURED	2,913.00	2,912.20	2,912.20	.00	.00
VERIZON WIRELESS	UNSECURED	1,335.00	1,354.03	1,354.03	.00	.00
GALWAY FINANCIAL SVC	UNSECURED	.00	305.00	305.00	.00	.00
US BANK CONSUMER FIN	UNSECURED	NA	10,880.68	.00	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	6,888.00	150.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	6,888.00	150.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	16,469.46	.00	.00

Disbursements:

Expenses of Administration	\$	568.92
Disbursements to Creditors	\$	150.00
TOTAL DISBURSEMENTS:	\$	718.92

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/24/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.